

Form CRS

Firma Advisors, LLC Form CRS Customer Relationship Summary (April 11, 2022)

Introduction	Firma Advisors, LLC (hereafter, “the Firm,”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services and advice can you provide me?	<p>The Firm offers investment advisory services to U.S. retail investors exclusively through a technology platform offered only through a mobile application. Investors can buy and sell US equity securities and exchange traded funds only through the mobile application. The Firm offers market data, a price graph and a brief write-up of each security that is recommended to a client. The Firm also offers an explanation of investment terms. Market data is provided by a third-party and included in the mobile application.</p> <p>While the Firm provides personalized investment recommendations based on a questionnaire a client completes at onboarding, you make the ultimate decision regarding the purchase or sale of recommended investments.</p> <p>We do not accept limited discretionary authority. We have no account or investment minimum requirements at this time. The Firm does not maintain custody of client assets; rather, we utilize the services of a qualified custodian.</p> <p>For additional information, please see Form ADV, Part 2A, Item 4.</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none">- Given my financial situation, should I choose to work with an investment adviser? Why or why not?- How will you choose investments to recommend to me?- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
What fees will I pay?	<p>The Firm does not currently charge fees in order for clients to access the platform. In the future, we anticipate assessing a nominal fee for platform access. Clients may be assessed fees by the custodian in conjunction with transactions, account maintenance, etc. Such fees are separate from the Firm, and we do not receive any portion of them.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For additional information, please see our Form ADV Part 2, Item 5.</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none">- Help me understand how these fees and costs might affect my investments.

	<ul style="list-style-type: none"> - If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?
<p>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>The Firm permits employee personal trading. We or our employees may give advice or take action for our own accounts that may differ from, conflict with or be adverse to advice given or action taken for clients. These activities may adversely affect the prices and availability of other securities or instruments held by or potentially considered for one or more clients. Potential conflicts may arise due to the fact that the Adviser and its employees may have investments in some securities but not in others or may have different levels of investments in some securities.</p> <p>The Firm does not offer proprietary products or participate in revenue sharing, third-party payments, or principal trading.</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - How might your conflicts of interest affect me, and how will you address them? <p>For additional information, please see Form ADV, Part 2A, Item 11.</p>
<p>How do your financial professionals make money?</p>	<p>At present, our employees are not compensated during the initial phase of the business' implementation. In the future, the Firm's professionals may be compensated in the form of an annualized salary from the Firm. Professionals employed by the Firm are not compensated on a transaction basis, nor do they receive bonus compensation related to market performance or any form of non-cash compensation.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about our services, visit our website www.firma.finance, or contact us at info@firma.finance. If you would like additional, up-to-date information or a copy of this disclosure, please contact us at info@firma.finance.</p> <p>Questions to Ask your Adviser:</p> <ul style="list-style-type: none"> - Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? - Who can I talk to if I have concerns about how this person is treating me and my investments?